



Applicant: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan  
Serial No.: 10/046,945  
Filed: 01/14/2002  
Title: Automated Loan Risk Assessment System and Method

Examiner: Graham, C.

Group Art Unit: 3692

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## **RESPONSE**

Sir:

This is a response to the outstanding Office Action dated January 29, 2007, on the above-identified invention. The time period for response extends to and includes April 30, 2007 (April 29, 2007 being a Sunday).

**Listing of the Claims** begins on page 2 of this response.

**Applicant's Remarks** begin on page 15 of this response.